

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Ryan H Whaley
Debtor

Case No. 18-05407-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: MMchugh
Form ID: 318

Page 1 of 1
Total Noticed: 19

Date Rcvd: Apr 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 01, 2019.

db
5145522 +Ryan H Whaley, 1 High Street, Glen Rock, PA 17327-1209
5145523 +Citi Bank/Best Buy Credit Services, PO Box 790441, Saint Louis, MO 63179-0441
5145524 +Commercial Acceptance Company, 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303
Commonwealth of Pennsylvania, Office of Inspector General, PO Box 8016,
Harrisburg, PA 17105-8016
5145525 Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388
5145527 +McClure Law Office, PO Box 65, Middletown, PA 17057-0065
5145529 OSS Health, 1855 Powder Mill Road, York, PA 17402-4723
5145530 +OSS Orthopaedic Hospital, 1861 Powder Mill Road, York, PA 17402-4723
5145531 PNC Bank Mortgage Service, PO Box 8703, Dayton, OH 45401-8703
5145533 +Rosenberg & Associates LLC, 4340 East West Highway, Suite 600, Bethesda, MD 20814-4411
5145534 +Southern Management Rentals, 9986 Susquehanna Trail, Glen Rock, PA 17327-8493
5145536 +Wellspan Health, York Hospital, 1001 South George Street, York, PA 17403-3645

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5145521 +E-mail/Text: info@aal.bz Apr 29 2019 19:38:40 Anesthesia Associates of Lancaster,
133 E Frederick St, Lancaster, PA 17602-2294
5145526 +EDI: RESURGENT.COM Apr 29 2019 23:19:00 LVNV Funding, c/o Resurgent Capital Services,
55 Beattie Place, Suite 110 MS 576, Greenville, SC 29601-5115
5172269 EDI: RESURGENT.COM Apr 29 2019 23:19:00 LVNV Funding, LLC, Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587
5145528 +E-mail/Text: Bankruptcies@nragroup.com Apr 29 2019 19:39:02 National Recovery Agency,
2491 Paxton Street, Harrisburg, PA 17111-1036
5145532 EDI: PRA.COM Apr 29 2019 23:18:00 Portfolio Recovery, 120 Corporate Blvd., Suite 100,
Norfolk, VA 23502
5145732 +EDI: PRA.COM Apr 29 2019 23:18:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5145535 EDI: RMSC.COM Apr 29 2019 23:19:00 Synchrony Bank/Sams Club, Attn: Bankruptcy Dept,
PO Box 965061, Orlando, FL 32896-5061

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty CGA Law Firm
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 01, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 29, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Lawrence V. Young on behalf of Trustee Lawrence V. Young (Trustee) lyoung@cgalaw.com,
tlocondro@cgalaw.com;somegna@cgalaw.com;rminello@cgalaw.com;kbrayboy@cgalaw.com;jrosenau@cgalaw.com
Lawrence V. Young (Trustee) lyoung@cgalaw.com,
pa33@ecfcbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com
Michael R Caum on behalf of Debtor 1 Ryan H Whaley mikecaumesq@comcast.net
United States Trustee ustregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:Debtor 1 **Ryan H Whaley**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2796**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----


EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:18-bk-05407-HWV****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ryan H Whaley

4/29/19**By the
court:**Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.